Case 09-08184 Doc 1 Filed 03/11/09 Entered 03/11/09 16:04:53 Desc Main Document Page 1 of 35

B1 (Official Form 1) (1/08) UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS **Voluntary Petition CHICAGO DIVISION (EASTERN)** Name of Debtor (if individual, enter Last, First, Middle): Name of Joint Debtor (Spouse) (Last, First, Middle): Scott III, William J Scott, Kotelia Q All Other Names used by the Debtor in the last 8 years All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names): (include married, maiden, and trade names): Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all): xxx-xx-5714 than one, state all): xxx-xx-6907 Street Address of Debtor (No. and Street, City, and State): Street Address of Joint Debtor (No. and Street, City, and State): 2924 Gideon 2924 Gideon Zion, IL Zion, IL ZIP CODE ZIP CODE 60099 60099 County of Residence or of the Principal Place of Business: County of Residence or of the Principal Place of Business: Mailing Address of Debtor (if different from street address): Mailing Address of Joint Debtor (if different from street address): ZIP CODE ZIP CODE Location of Principal Assets of Business Debtor (if different from street address above): ZIP CODE Type of Debtor Nature of Business Chapter of Bankruptcy Code Under Which (Form of Organization) (Check one box.) the Petition is Filed (Check one box.) (Check one box.) Health Care Business  $\overline{\mathbf{Q}}$ Chapter 7 Chapter 15 Petition for Recognition Single Asset Real Estate as defined Chapter 9 Individual (includes Joint Debtors) See Exhibit D on page 2 of this form. in 11 U.S.C. § 101(51B) of a Foreign Main Proceeding Chapter 11 Railroad Chapter 15 Petition for Recognition Corporation (includes LLC and LLP) Chapter 12 Stockbroker of a Foreign Nonmain Proceeding Chapter 13 Partnership Commodity Broker Other (If debtor is not one of the above Clearing Bank **Nature of Debts** entities, check this box and state type (Check one box.) of entity below.) Debts are primarily consumer Debts are primarily **Tax-Exempt Entity** debts, defined in 11 U.S.C. business debts. (Check box, if applicable.) § 101(8) as "incurred by an individual primarily for a Debtor is a tax-exempt organization under Title 26 of the United States personal, family, or house-Code (the Internal Revenue Code). hold purpose. Filing Fee (Check one box.) Chapter 11 Debtors Check one box: ▼ Full Filing Fee attached. Debtor is a small business debtor as defined by 11 U.S.C. § 101(51D). Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Filing Fee to be paid in installments (applicable to individuals only). Must attach Check if: signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. Debtor's aggregate noncontigent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,190,000. Filing Fee waiver requested (applicable to chapter 7 individuals only). Must Check all applicable boxes: attach signed application for the court's consideration. See Official Form 3B. A plan is being filed with this petition. Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b). Statistical/Administrative Information THIS SPACE IS FOR COURT USE ONLY Debtor estimates that funds will be available for distribution to unsecured creditors. Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors. **Estimated Number of Creditors** 25,001-Over **√** 1-49 10,001-50,001-∐ 50-99 <u>Г</u> 200-999 **\_\_\_** 100-199 5.000 10.000 25.000 50.000 100.000 100.000 Estimated Assets \$50,001 to \$100,001 to \$500,001 \$50,000,001 \$0 to \$1,000,001 \$10,000,001 \$100,000,001 \$500,000,001 More than \$50,000 \$100,000 \$500,000 to \$1 million to \$10 million to \$50 million to \$100 million to \$500 million to \$1 billion \$1 billion Estimated Liabilities

\$50,000,001

to \$100 million

\$100,000,001

to \$500 million

\$500,000,001 More than

\$1 billion

to \$1 billion

\$10,000,001

to \$50 million

\$50,001 to

\$50,000 \$100,000

\$100,001 to \$500,001

to \$1 million

\$500,000

\$1,000,001

to \$10 million

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31 (Official Form 1) (1/08)	1 age 2 01 33	Page 2
Voluntary Petition	Name of Debtor(s): William	
(This page must be completed and filed in every case.)	Kotelia	Q Scott
All Prior Bankruptcy Cases Filed Within Las	· · · · · · · · · · · · · · · · · · ·	
Location Where Filed:  None	Case Number:	Date Filed:
Location Where Filed:	Case Number:	Date Filed:
Pending Bankruptcy Case Filed by any Spouse, Partner	or Affiliate of this Debtor (	If more than one, attach additional sheet.)
Name of Debtor:	Case Number:	Date Filed:
District:	Relationship:	Judge:
Exhibit A  (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)  Exhibit A is attached and made a part of this petition.	whose de I, the attorney for the petitioner n informed the petitioner that [he o of title 11, United States Code, a	Exhibit B  completed if debtor is an individual bts are primarily consumer debts.)  amed in the foregoing petition, declare that I have or she] may proceed under chapter 7, 11, 12, or 13 and have explained the relief available under each at I have delivered to the debtor the notice
	X /s/ Kenneth S. Borcia	03/04/2009
	Kenneth S. Borcia	Date
Does the debtor own or have possession of any property that poses or is alleged to poor Yes, and Exhibit C is attached and made a part of this petition.  No.	ose a threat of imminent and identifiabl	e harm to public health or safety?
E	Exhibit D	
(To be completed by every individual debtor. If a joint petition is filed, ea   Exhibit D completed and signed by the debtor is attached and	·	ttach a separate Exhibit D.)
If this is a joint petition:  Exhibit D also completed and signed by the joint debtor is attacted.	ched and made a part of this pet	ition.
	rding the Debtor - Venue	
Debtor has been domiciled or has had a residence, principal place of preceding the date of this petition or for a longer part of such 180 dates.	•	n this District for 180 days immediately
There is a bankruptcy case concerning debtor's affiliate, general pa	rtner, or partnership pending in t	his District.
Debtor is a debtor in a foreign proceeding and has its principal place principal place of business or assets in the United States but is a de or the interests of the parties will be served in regard to the relief so	efendant in an action or proceed	
Certification by a Debtor Who Res		al Property
Landlord has a judgment against the debtor for possession of debtor	applicable boxes.) or's residence. (If box checked, or	complete the following.)
	(Name of landlord that obtained	d judgment)
	(Address of landlord)	
Debtor claims that under applicable nonbankruptcy law, there are ci monetary default that gave rise to the judgment for possession, after		•
Debtor has included in this petition the deposit with the court of any petition.	rent that would become due dur	ing the 30-day period after the filing of the
Debtor certifies that he/she has served the Landlord with this certific	cation. (11 U.S.C. § 362(I)).	

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B1 (Official Form 1) (1/08) Document	Page 3 of 35
Voluntary Petition	Name of Debtor(s): William J Scott, III
(This page must be completed and filed in every case)	Kotelia Q Scott
	natures
Signature(s) of Debtor(s) (Individual/Joint)	Signature of a Foreign Representative
I declare under penalty of perjury that the information provided in this petition is true and correct.  [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.  [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).  I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.	I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.  (Check only one box.)  I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached.  Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.
William J Scott, III	Y
X /s/ Kotelia Q Scott	(Signature of Foreign Representative)
Kotelia Q Scott  Telephone Number (If not represented by attorney)  03/04/2009  Date	(Printed Name of Foreign Representative)
Signature of Attorney*	Signature of Non-Attorney Bankruptcy Petition Preparer
Kenneth S. Borcia  Kenneth S. Borcia  Bar No. 3125988  Kenneth S. Borcia & Associates 1117 S. Milwaukee., Suite A-3 P.O. Box 447 Libertyville, IL 60048	I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.
Phone No.(847) 634-8800 Fax No.(847) 634-8932	
03/04/2009  Date  *In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.	Printed Name and title, if any, of Bankruptcy Petition Preparer  Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social-Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)
Signature of Debtor (Corporation/Partnership)  I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.  The debtor requests relief in accordance with the chapter of title 11, United States	Address
Code, specified in this petition.	X
X Signature of Authorized Individual	Date Signature of bankruptcy petiton preparer or officer, principal, responsible person, or partner whose Social-Security number is provided above.

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual.

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

B 1D (Official Form 1, Exhibit D) (12/08)

## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS CHICAGO DIVISION (EASTERN)

In re:	William J Scott, III	Case No.	
	Kotelia Q Scott		(if known)

Debtor(s)

# EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

1. Within the 180 days <b>before the filing of my bankruptcy case</b> , I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
2. Within the 180 days <b>before the filing of my bankruptcy case</b> , I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit couseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.
3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

# B 1D (Official Form 1, Exhibit D) (12/08) UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS **CHICAGO DIVISION (EASTERN)**

In re:	William J Scott, III	Case No.	
	Kotelia Q Scott		(if known)

Debtor(s)

### **EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT**

	Continuation Sheet No. 1
_	ot required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be I by a motion for determination by the court.]
	Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilites.);
	Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);
	Active military duty in a military combat zone.
	nited States trustee or bankruptcy administrator has determined that the credit counseling requirement of 09(h) does not apply in this district.
I certify unde	er penalty of perjury that the information provided above is true and correct.
Signature of	Debtor: /s/ William J Scott, III William J Scott, III
Date: 0:	3/04/2009

B 1D (Official Form 1, Exhibit D) (12/08)

## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS CHICAGO DIVISION (EASTERN)

In re:	William J Scott, III	Case No.	
	Kotelia Q Scott		(if known)

Debtor(s)

# EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

1. Within the 180 days <b>before the filing of my bankruptcy case</b> , I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
2. Within the 180 days <b>before the filing of my bankruptcy case</b> , I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit couseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.
3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

# B 1D (Official Form 1, Exhibit D) (12/08) UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS **CHICAGO DIVISION (EASTERN)**

In re:	William J Scott, III	Case No.	
	Kotelia Q Scott		(if known)

Debtor(s)

### **EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT**

Continuation Sheet No. 1
4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]
Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as be incapable of realizing and making rational decisions with respect to financial responsibilities.);
Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);
Active military duty in a military combat zone.
5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.
I certify under penalty of perjury that the information provided above is true and correct.
Signature of Debtor: /s/ Kotelia Q Scott Kotelia Q Scott
Date:03/04/2009

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B6A (Official Form 6A) (12/07)

In re William J Scott, III
Kotelia Q Scott

Case No.	
	(if known)

# **SCHEDULE A - REAL PROPERTY**

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting Any Secured Claim or Exemption	Amount Of Secured Claim
home - 2924 Gideon, Zion	joint tenants	J	\$92,000.00	\$138,000.00

Total: \$92,000.00

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B6B (Official Form 6B) (12/07)

In re William J Scott, III
Kotelia Q Scott

Case No.	
	(if known)

# **SCHEDULE B - PERSONAL PROPERTY**

	1		, I	
Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
1. Cash on hand.		Cash	-	\$25.00
2. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Consumers, Navy Federal & Allian Credit Union	-	\$200.00
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			
4. Household goods and furnishings, including audio, video and computer equipment.		Refrigerator, stove,washer/dryer, bedroom furniture, kitchen & living room furniture, audio, video & computer equipment, misc. household goods, dining room set	-	\$1,200.00
5. Books; pictures and other art objects; antiques; stamp, coin, record, tape, compact disc, and other collections or collectibles.		Books, pictures & collections	-	\$35.00
6. Wearing apparel.		clothing	-	\$100.00
7. Furs and jewelry.		Furs & jewelry	-	\$40.00
8. Firearms and sports, photographic, and other hobby equipment.		sports & hobby equipment	-	\$25.00
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			

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B6B (Official Form 6B) (12/07) -- Cont.

In re William J Scott, III
Kotelia Q Scott

Case No.	
	(if known)

# **SCHEDULE B - PERSONAL PROPERTY**

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
10. Annuities. Itemize and name each issuer.	х			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	x			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.		Union Pension & IL Pension	-	Unknown
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	x			
14. Interests in partnerships or joint ventures. Itemize.	х			
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	x			
16. Accounts receivable.	x			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	x			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	х			

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B6B (Official Form 6B) (12/07) -- Cont.

In re William J Scott, III
Kotelia Q Scott

Case No.	
	(if known)

# **SCHEDULE B - PERSONAL PROPERTY**

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	x			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	x			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	x			
22. Patents, copyrights, and other intellectual property. Give particulars.	x			
23. Licenses, franchises, and other general intangibles. Give particulars.	x			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	x			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		2004 Ford F150	-	\$15,000.00
		2006 Toyota Corolla	-	\$13,000.00

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B6B (Official Form 6B) (12/07) -- Cont.

In re	William J Scott,	
	Kotelia Q Scott	

Case No.	
	(if known)

### **SCHEDULE B - PERSONAL PROPERTY**

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
		2006 Toyota Avolon	-	\$20,000.00
26. Boats, motors, and accessories.	х			
27. Aircraft and accessories.	х			
28. Office equipment, furnishings, and supplies.	х			
29. Machinery, fixtures, equipment, and supplies used in business.	x			
30. Inventory.	х			
31. Animals.	х			
32. Crops - growing or harvested. Give particulars.	х			
33. Farming equipment and implements.	x			
34. Farm supplies, chemicals, and feed.	х			
35. Other personal property of any kind not already listed. Itemize.	x			
		3 continuation sheets attached Table	<u> </u>	<b>A</b>
(Include amounts from any contir	nuat	Tota  ion sheets attached. Report total also on Summary of Schedules.)	ı >	\$49,625.00

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B6C (Official Form 6C) (12/07)

In re	William J Scott, III	
	Kotelia Q Scott	

Case No.	
	(If known)

# **SCHEDULE C - PROPERTY CLAIMED AS EXEMPT**

Debtor claims the exemptions to which debtor is entitled under: (Check one box)	Check if debtor claims a homestead exemption that exceeds \$136,875.
☐ 11 U.S.C. § 522(b)(2) ☐ 11 U.S.C. § 522(b)(3)	

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Cash	735 ILCS 5/12-1001(b)	\$25.00	\$25.00
Consumers, Navy Federal & Allian Credit Union	735 ILCS 5/12-1001(b)	\$200.00	\$200.00
Refrigerator, stove,washer/dryer, bedroom furniture, kitchen & living room furniture, audio, video & computer equipment, misc. household goods, dining room set	735 ILCS 5/12-1001(b)	\$1,200.00	\$1,200.00
Books, pictures & collections	735 ILCS 5/12-1001(b)	\$35.00	\$35.00
clothing	735 ILCS 5/12-1001(a), ( e)	100%	\$100.00
Furs & jewelry	735 ILCS 5/12-1001(b)	\$40.00	\$40.00
sports & hobby equipment	735 ILCS 5/12-1001(b)	\$25.00	\$25.00
Union Pension & IL Pension	735 ILCS 5/12-1006	100%	Unknown
2004 Ford F150	735 ILCS 5/12-1001(c)	\$0.00	\$15,000.00
2006 Toyota Corolla	735 ILCS 5/12-1001(c)	\$300.00	\$13,000.00
		\$1,925.00	\$29,625.00

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B6D (Official Form 6D) (12/07) In re William J Scott, III Kotelia Q Scott

Case No.	
	(if known)

#### **SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS**

☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCT #: Alliant Credit Union 11545 W. Touhy Ave. Chicago, IL 60666		J	DATE INCURRED: NATURE OF LIEN:  COLLATERAL: 2006 Toyota Avolon REMARKS: Reaffirm  VALUE: \$20,000.00				\$21,000.00	\$1,000.00
ACCT #:  Citimortgage P.O. Box 9438 Gaithersburg, MD 20898-9438		J	DATE INCURRED: NATURE OF LIEN:  COLLATERAL: home REMARKS: surrender				\$138,000.00	\$46,000.00
ACCT #:  Toyota Motor Credit 1111 West 22nd St., #420 Oak Brook, IL 60521		J	VALUE: \$92,000.00  DATE INCURRED: NATURE OF LIEN:  COLLATERAL: 2006 Toyota Corolla REMARKS: reaffirm  VALUE: \$13,000.00				\$12,700.00	
	-	!	Subtotal (Total of this Total (Use only on last	_			\$171,700.00 \$171,700.00	\$47,000.00 \$47,000.00
			: (, on last	· ~ 3	-,-		(Damant alaa an	//f amplicable

No \_\_\_\_continuation sheets attached

(Report also on Summary of Schedules.) (If applicable, report also on Statistical Summary of Certain Liabilities and Related Data.) Case 09-08184 Doc 1 Filed 03/11/09 Entered 03/11/09 16:04:53 Desc Main Document Page 15 of 35

B6E (Official Form 6E) (12/07)

In re William J Scott, III
Kotelia Q Scott

Case No.	
	(If Known)

# SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

V	Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
ΤY	PES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets.)
	Domestic Support Obligations Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
	Extensions of credit in an involuntary case  Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
	Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
	Contributions to employee benefit plans  Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
	Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
	Deposits by individuals  Claims of individuals up to \$2,425* for deposits for the purchase, lease or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
	Taxes and Certain Other Debts Owed to Governmental Units  Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
	Commitments to Maintain the Capital of an Insured Depository Institution  Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).
	Claims for Death or Personal Injury While Debtor Was Intoxicated  Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).
	Administrative allowances under 11 U.S.C. Sec. 330 Claims based on services rendered by the trustee, examiner, professional person, or attorney and by any paraprofessional person employed by such person as approved by the court and/or in accordance with 11 U.S.C. §§ 326, 328, 329 and 330.
	nounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of istment.
	No continuation sheets attached

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B6F (Official Form 6F) (12/07) In re William J Scott, III Kotelia Q Scott

Case No.		
	(if known)	

#### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

	.9 0						
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: Consumers Credit Union/Visa P.O. Box 30495 Tampa, FL 33630-3495		J	DATE INCURRED: CONSIDERATION: REMARKS:				\$7,829.00
ACCT #: Dell Financial Services P.O. Box 81577 Austin, TX 78708-1577		J	DATE INCURRED: CONSIDERATION: REMARKS:				\$888.00
ACCT #: Home Depot P.O. Box 689100 Des Moines, IA 50368		J	DATE INCURRED: CONSIDERATION: REMARKS:				\$2,798.00
ACCT #: Lake Forest Hospital 75 Remittance Drive, Suite 1834 Chicago, IL 60675		J	DATE INCURRED: CONSIDERATION: REMARKS:				\$175.00
Representing: Lake Forest Hospital			CBCS P.O. Box 165025 Columbus, OH 43216-5025				Notice Only
ACCT #: Lowe's P.O. Box 981064 El Paso, TX 79998		J	DATE INCURRED: CONSIDERATION: REMARKS:				\$215.00
		•	Su	btot	al:		\$11,905.00
tcontinuation sheets attached		(Rep	(Use only on last page of the completed Schoort also on Summary of Schedules and, if applicabl Statistical Summary of Certain Liabilities and Relat	nedu e, o	n th	F.) he	

Document

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B6F (Official Form 6F) (12/07) - Cont. In re William J Scott, III Kotelia Q Scott

Case No.		
	(if known)	

### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: National City P.O. Box 5570 Cleveland, OH 44101-5570		J	DATE INCURRED: CONSIDERATION: REMARKS:				\$4,809.00
ACCT #: Sam's Club Discover P.O. Box 981064 El Paso, TX 79998-1064		J	DATE INCURRED: CONSIDERATION: REMARKS:				\$4,496.00
ACCT #: Zales P.O. Box 689182 Des Moines, IA 50368-9182		J	DATE INCURRED: CONSIDERATION: REMARKS:				\$220.00
Sheet no1 of1 continuation she Schedule of Creditors Holding Unsecured Nonpriority Cl	aim	IS	(Use only on last page of the completed Sch ort also on Summary of Schedules and, if applicable Statistical Summary of Certain Liabilities and Relate	To edu e, or	otal le l	l > F.) ie	\$9,525.00 \$21,430.00

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B6G (Official Form 6G) (12/07)

In re William J Scott, III
Kotelia Q Scott

Case No.		
	(if known)	

#### SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases of contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

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B6H (Official Form 6H) (12/07) In re William J Scott, III Kotelia Q Scott

Case No.	
	(if known)

#### **SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eightyear period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.  NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR

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B6I (Official Form 6I) (12/07) In re William J Scott, III Kotelia Q Scott

Case No.	
	(if known)

# SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status:	Depende	ents of Debtor and Sp	ouse	
	Relationship(s): child Age(s): 17 yrs	s. Relationship	o(s):	Age(s):
Married		·	. ,	<b>5</b> , ,
Employment:	Debtor	Spouse		
Occupation	unemployed	Service Cle	rk	
Name of Employer		College of L	_ake County	
How Long Employed				
Address of Employer				
	verage or projected monthly income at time case		DEBTOR	SPOUSE
	s, salary, and commissions (Prorate if not paid m	onthly)	\$0.00	\$3,196.68
2. Estimate monthly over	ertime		\$0.00	\$0.00
3. SUBTOTAL			\$0.00	\$3,196.68
4. LESS PAYROLL DE			<b>#0.00</b>	<b>#040.05</b>
	udes social security tax if b. is zero)		\$0.00 \$0.00	\$240.35 \$0.00
<ul><li>b. Social Security Ta</li><li>c. Medicare</li></ul>	X.		\$0.00	\$0.00
d. Insurance			\$0.00	\$432.77
e. Union dues			\$0.00	\$0.00
f. Retirement	/ Mandatory		\$0.00	\$255.73
g. Other (Specify)	/ Life Insurance		\$0.00	\$22.23
h. Other (Specify) _			\$0.00	\$0.00
i. Other (Specify)			\$0.00	\$0.00
j. Other (Specify)			\$0.00	\$0.00
k. Other (Specify)			\$0.00	\$0.00
<ol><li>SUBTOTAL OF PAY</li></ol>	ROLL DEDUCTIONS		\$0.00	\$951.08
<ol><li>TOTAL NET MONTH</li></ol>	ILY TAKE HOME PAY		\$0.00	\$2,245.60
7. Regular income from	operation of business or profession or farm (Att	ach detailed stmt)	\$0.00	\$0.00
8. Income from real pro	perty		\$0.00	\$0.00
9. Interest and dividend			\$0.00	\$0.00
	e or support payments payable to the debtor for	the debtor's use or	\$0.00	\$0.00
that of dependents li				
11. Social security or go	vernment assistance (Specify):		\$0.00	\$0.00
12. Pension or retiremen	t income		\$0.00	\$0.00
13. Other monthly incom			ψ0.00	φοισσ
a			\$0.00	\$0.00
b. unemployment			\$1,836.00	\$0.00
C			\$0.00	\$0.00
14. SUBTOTAL OF LINE	S 7 THROUGH 13		\$1,836.00	\$0.00
15. AVERAGE MONTHL	Y INCOME (Add amounts shown on lines 6 and	14)	\$1,836.00	\$2,245.60
	GE MONTHLY INCOME: (Combine column total	•		081.60

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

<sup>17.</sup> Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

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B6J (Official Form 6J) (12/07)

IN RE: William J Scott, III
Kotelia Q Scott

Case No.	
	(if known)

# SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the	debtor and the debtor's family at time case filed. I	Prorate any
payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. $$ $$ $$	The average monthly expenses calculated on this for	orm may
differ from the deductions from income allowed on Form 22A or 22C.		

Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate sclubeled "Spouse."	hedule of expenditures
1. Rent or home mortgage payment (include lot rented for mobile home)     a. Are real estate taxes included?	\$1,365.00
Utilities: a. Electricity and heating fuel     b. Water and sewer     c. Telephone     d. Other:	\$370.00 \$50.00 \$98.00
<ol> <li>Home maintenance (repairs and upkeep)</li> <li>Food</li> <li>Clothing</li> <li>Laundry and dry cleaning</li> <li>Medical and dental expenses</li> <li>Transportation (not including car payments)</li> <li>Recreation, clubs and entertainment, newspapers, magazines, etc.</li> <li>Charitable contributions</li> </ol>	\$500.00 \$30.00 \$20.00 \$50.00 \$375.00 \$30.00
11. Insurance (not deducted from wages or included in home mortgage payments)  a. Homeowner's or renter's  b. Life  c. Health  d. Auto  e. Other:	\$150.00
12. Taxes (not deducted from wages or included in home mortgage payments)  Specify:	
<ul> <li>13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)</li> <li>a. Auto:</li> <li>b. Other: auto</li> <li>c. Other:</li> <li>d. Other:</li> </ul>	\$565.00 \$364.00
<ul> <li>14. Alimony, maintenance, and support paid to others:</li> <li>15. Payments for support of add'l dependents not living at your home:</li> <li>16. Regular expenses from operation of business, profession, or farm (attach detailed statement)</li> <li>17.a. Other: personal care</li> <li>17.b. Other: postage, gifts, bank charges etc</li> </ul>	\$50.00 \$40.00
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	\$4,057.00
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year followin document:	g the filing of this
20. STATEMENT OF MONTHLY NET INCOME a. Average monthly income from Line 15 of Schedule I b. Average monthly expenses from Line 18 above c. Monthly net income (a. minus b.)	\$4,081.60 \$4,057.00 \$24.60

B6 Summary (Official Form 6 - Summary) (12/07)

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### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS CHICAGO DIVISION (EASTERN)

In re William J Scott, III
Kotelia Q Scott

Case No.

Chapter 7

#### **SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	\$92,000.00		
B - Personal Property	Yes	4	\$49,625.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		\$171,700.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		\$0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	2		\$21,430.00	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			\$4,081.60
J - Current Expenditures of Individual Debtor(s)	Yes	1			\$4,057.00
	TOTAL	14	\$141,625.00	\$193,130.00	

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Form 6 - Statistical Summary (12/07)

#### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS CHICAGO DIVISION (EASTERN)

In re William J Scott, III
Kotelia Q Scott

Case No.

Chapter 7

# STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11, or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$0.00
Student Loan Obligations (from Schedule F)	\$0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$0.00
TOTAL	\$0.00

#### State the following:

Average Income (from Schedule I, Line 16)	\$4,081.60
Average Expenses (from Schedule J, Line 18)	\$4,057.00
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	\$6,451.44

#### State the following:

otato the following.		
Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$47,000.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$0.00
4. Total from Schedule F		\$21,430.00
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$68,430.00

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In re William J Scott, III Kotelia Q Scott

Case No.	
	(if known)

# **DECLARATION CONCERNING DEBTOR'S SCHEDULES DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I declare under penalty of perjury that I have read to sheets, and that they are true and correct to the best of	the foregoing summary and schedules, consisting of	16
	my interneuge, internation, and senon	
Date <u>03/04/2009</u>	Signature /s/ William J Scott, III	
	William J Scott, III	
Date 03/04/2009	Signature /s/ Kotelia Q Scott	
	Kotelia Q Scott	
	[If joint case, both spouses must sign.]	

B7 (Official Form 7) (12/07)

# Document Page 25 of 35 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS **CHICAGO DIVISION (EASTERN)**

n re:	William J Scott, III	Case No.	
	Kotelia Q Scott		(if known)

	Kotelia Q Scott		(if known)	
		STATEMENT OF FI	NANCIAL AFFAIRS	
None	State the gross amount of including part-time activitie case was commenced. So maintains, or has maintain beginning and ending date under chapter 12 or chapte joint petition is not filed.)  AMOUNT  - \$76,673.00	es either as an employee or in independent trate also the gross amounts received during the difference of the debtor's fiscal year.) If a joint petition er 13 must state income of both spouses whe SOURCE  2009 Joint Wages, Only those wages 2008 Joint Wages	ment, trade, or profession, or from operation of the debtor's business, ade or business, from the beginning of this calendar year to the date this ne two years immediately preceding this calendar year. (A debtor that ather than a calendar year may report fiscal year income. Identify the n is filed, state income for each spouse separately. (Married debtors filing ther or not a joint petition is filed, unless the spouses are separated and a	
	\$65,153.00	2007 Joint Wages		
None	State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during t			
	3. Payments to cred	itors		
	Complete a. or b., as app	propriate, and c.		
a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchas debts to any creditor made within 90 days immediately preceding the commencement of this case unless the constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (*) any payments that w of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either o petition is filed, unless the spouses are separated and a joint petition is not filed.)		mmencement of this case unless the aggregate value of all property that the an asterisk (*) any payments that were made to a creditor on account schedule under a plan by an approved nonprofit budgeting and credit 13 must include payments by either or both spouses whether or not a joint		
None	b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately			

c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 4. Suits and administrative proceedings, executions, garnishments and attachments

None 

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

**CAPTION OF SUIT AND CASE NUMBER** none, except for creditors previously listed

**NATURE OF PROCEEDING** 

**COURT OR AGENCY** STATUS OR AND LOCATION DISPOSITION

B7 (Official Form 7) (12/07) - Cont.

# Document Page 26 of 35 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS CHICAGO DIVISION (EASTERN)

n re:	William J Scott, III	Case No.	
	Kotelia Q Scott	_	(if known)

	STATEMENT OF FINANCIAL AFFAIRS  Continuation Sheet No. 1
None	b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)
None	5. Repossessions, foreclosures and returns  List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)
None	6. Assignments and receiverships  a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)
None	b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)
None	7. Gifts  List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)
None	8. Losses  List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)
None	9. Payments related to debt counseling or bankruptcy  List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.
	DATE OF PAYMENT,

NAME AND ADDRESS OF PAYEE Kenneth S. Borcia & Associates 1117 S. Milwaukee Ave.,Suite A-3 P.O. Box 447 Libertyville, IL 60048 NAME OF PAYER IF AMOUNT OF MONEY OR DESCRIPTION
OTHER THAN DEBTOR AND VALUE OF PROPERTY
1/31/09 \$50.00

\$50

The Institute for Financial Literacy, In

2/10/09

B7 (Official Form 7) (12/07) - Cont.

# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS CHICAGO DIVISION (EASTERN)

n re:	William J Scott, III	Case No.	
	Kotelia Q Scott		(if known)

#### STATEMENT OF FINANCIAL AFFAIRS

	Continuation Sheet No. 2			
None	either absolutely or as security within two years immediate	r property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred ly or as security within two years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 hust include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint		
	NAME AND ADDRESS OF TRANSFEREE,		DESCRIBE PROPERTY TRANSFERRED	
	RELATIONSHIP TO DEBTOR	DATE	AND VALUE RECEIVED	
	Brother had auto in our name throught Consumers Credit Union, he was able to get a loan in his name and they paid off loan		2004 FORD F150	
None	b. List all property transferred by the debtor within ten year similar device of which the debtor is a beneficiary.	ars immediately	preceding the commencement of this case to a self-settled trust or	
None	List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise			
	12. Safe deposit boxes			
None 🗹				
	13. Setoffs			
None 🗹	List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)			
	14. Property held for another person			

# 15. Prior address of debtor

None

 $\sqrt{\phantom{a}}$ 

If the debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

#### 16. Spouses and Former Spouses

List all property owned by another person that the debtor holds or controls.

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

B7 (Official Form 7) (12/07) - Cont.

# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS CHICAGO DIVISION (EASTERN)

In re:	William J Scott, III	Case N
	Kotelia Q Scott	

Case No.	
	(if known)

#### STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 3

1	7. Envi	ironme	ental In	formation	on
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For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

None a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material.

Indicate the governmental unit to which the notice was sent and the date of the notice.

None c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

#### 18. Nature, location and name of business

None

a. If the debtor is an individual, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

None

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

B7 (Official Form 7) (12/07) - Cont.

# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS CHICAGO DIVISION (EASTERN)

In re: William J Scott, III Case No. (if known)

#### STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 4

[If completed by an individual or individual and spouse]		
declare under penalty of perjury that I have read the answers attachments thereto and that they are true and correct.	s contained in th	e foregoing statement of financial affairs and any
Date 03/04/2009	Signature	/s/ William J Scott, III
	of Debtor	William J Scott, III
Date 03/04/2009	Signature	/s/ Kotelia Q Scott
	of Joint Debtor	Kotelia Q Scott
	(if any)	

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

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B 8 (Official Form 8) (12/08)

### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS CHICAGO DIVISION (EASTERN)

IN RE: William J Scott, III CASE NO

Kotelia Q Scott

CHAPTER 7

### **CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION**

PART A -- Debts secured by property of the estate. (Part A must be fully completed for EACH debt which is secured by property of the estate Attach additional pages if necessary.)

Property No. 1	
Creditor's Name: Alliant Credit Union 11545 W. Touhy Ave. Chicago, IL 60666	Describe Property Securing Debt: 2006 Toyota Avolon
Property will be (check one):  ☐ Surrendered	
Property is (check one):  Claimed as exempt  Not claimed as exempt	
Property No. 2	
Creditor's Name: Citimortgage P.O. Box 9438 Gaithersburg, MD 20898-9438	Describe Property Securing Debt: home
Property will be (check one):  ☑ Surrendered ☐ Retained  If retaining the property, I intend to (check at least one):  ☐ Redeem the property ☐ Reaffirm the debt ☐ Other. Explain (for example, avoid lien using 11 U.S.C. § 522(f)):	
Property is (check one):  ☐ Claimed as exempt	

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B 8 (Official Form 8) (12/08)

#### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS CHICAGO DIVISION (EASTERN)

IN RE: William J Scott, III CASE NO

Kotelia Q Scott

CHAPTER 7

# **CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION**

Property No. 3				
Creditor's Name: Toyota Motor Credit 1111 West 22nd St., #420 Oak Brook, IL 60521	Describe Property Securing Debt: 2006 Toyota Corolla			
Property will be (check one):  ☐ Surrendered				
If retaining the property, I intend to (check at least one):  ☐ Redeem the property ☐ Reaffirm the debt ☐ Other. Explain (for example, avoid lien using 11 U.S.C. § 522(f)):				
Property is (check one):  ☐ Claimed as exempt  ✓ Not claimed as exempt				
PART B Personal property subject to unexpired leases. (All three colu Attach additional pages if necessary.) <b>None</b>	mns of Part B must be completed for each unexpired lease.			
I declare under penalty of perjury that the above indicates my intent personal property subject to an unexpired lease.	tion as to any property of my estate securing a debt and/or			
Date <u>03/04/2009</u> Signature	/s/ William J Scott, III William J Scott, III			
Date <u>03/04/2009</u> Signature	/s/ Kotelia Q Scott Kotelia Q Scott			

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IN RE: William J Scott, III
Kotelia Q Scott

# NOTICE TO INDIVIDUAL CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a JOINT CASE (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

#### 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days BEFORE the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

#### 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

<u>Chapter 7</u>: <u>Liquidation</u> (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$299)

1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

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Page 2

IN RE: William J Scott, III
Kotelia Q Scott

# <u>Chapter 13:</u> Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

- 1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.
- 3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

#### Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

#### Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

#### 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

#### Certificate of Compliance with § 342(b) of the Bankruptcy Code

I, Kenneth S. Borcia	, counsel for Debtor(s), hereby certify that I delivered to the Debtor(s) the Notice
required by § 342(b) of the Bankruptcy Code.	

#### /s/ Kenneth S. Borcia

Kenneth S. Borcia, Attorney for Debtor(s)

Bar No.: 3125988

Kenneth S. Borcia & Associates 1117 S. Milwaukee., Suite A-3

P.O. Box 447

Libertyville, IL 60048 Phone: (847) 634-8800 Fax: (847) 634-8932

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# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS CHICAGO DIVISION (EASTERN)

IN RE: William J Scott, III

Kotelia Q Scott

#### **Certificate of the Debtor**

I (We), the debtor(s), affirm that I (we) have received and read this notice.

William J Scott, III	X /s/ William J Scott, III	03/04/2009	
Kotelia Q Scott	Signature of Debtor	Date	
Printed Name(s) of Debtor(s)	X /s/ Kotelia Q Scott	03/04/2009	
Case No. (if known)	Signature of Joint Debtor (if any)	Date	

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# JNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS CHICAGO DIVISION (EASTERN)

IN RE: William J Scott, III CASE NO

Kotelia Q Scott

CHAPTER 7

### DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR

١.	Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the at that compensation paid to me within one year before the filing of the petition in bank services rendered or to be rendered on behalf of the debtor(s) in contemplation of c is as follows:	kruptcy, or agreed to be paid to me, for
	For legal services, I have agreed to accept:	\$1,800.00
	Prior to the filing of this statement I have received:	\$50.00
	Balance Due:	\$1,750.00
2.	. The source of the compensation paid to me was:	
	✓ Debtor  ☐ Other (specify)	
3.	. The source of compensation to be paid to me is:	
	✓ Debtor  ☐ Other (specify)	
1.	I have not agreed to share the above-disclosed compensation with any other passociates of my law firm.	erson unless they are members and
	☐ I have agreed to share the above-disclosed compensation with another person associates of my law firm. A copy of the agreement, together with a list of the compensation, is attached.	
5.	<ul> <li>In return for the above-disclosed fee, I have agreed to render legal service for all as a. Analysis of the debtor's financial situation, and rendering advice to the debtor in bankruptcy;</li> <li>b. Preparation and filing of any petition, schedules, statements of affairs and plant</li> </ul>	determining whether to file a petition in
	c. Representation of the debtor at the meeting of creditors and confirmation hearing	g, and any adjourned hearings thereof;
3.	. By agreement with the debtor(s), the above-disclosed fee does not include the follopost PETITION AMENDMENTS	wing services:
	RESCHEDULING OF THE FIRST MEETING OF CREDITORS	
	LEGAL SERVICES REQUESTED AFTER DISCHARGE AND/OR DISMISSAL REPRESENTATION OF THE DEBTOR IN ADVERSARY PROCEEDINGS	

ertify that the foregoing is a completentation of the debtor(s) in this base	CERTIFICATION ete statement of any agreement or arrangeme ankruptcy proceeding.	ent for payment to me for
03/04/2009	/s/ Kenneth S. Borcia	
Date	Kenneth S. Borcia	Bar No. 3125988
	Kenneth S. Borcia & Associates	
	1117 S. Milwaukee., Suite A-3	
	P.O. Box 447	
	Libertyville, IL 60048	
	Phone: (847) 634-8800 / Fax: (847)	7) 634-8932